

DISCOVER
FINANCIAL SERVICES

Rolf Engstrom
Exadigm
2871 Pullman Street
Santa Ana, CA 92705

October 12, 2007

Re: Discover Network Zip 1.0 – Type Approval Letter
Vendor: Exadigm
Product: XD2000/XD2100 Terminal with Modem RX
Firmware Version: 68001031

Dear Rolf:

DFS Services LLC (“Discover”) hereby confirms its type approval of the Exdigm XD2000/XD2100 Terminal with Modem RX with firmware version 68001031 (“Product”). Exadigm demonstrated that this Product possesses a payment application module, an antenna, and firmware of the UIC 680 Module previously approved by Discover on August 2, 2007. Accordingly, Exadigm may notify its customers that the Product meets Discover’s requirements for type approval and may now be distributed with the Discover Network Zip Contactless payment application.

Discover may list the Product as an approved product on its corporate website along with other communications materials for the duration of the approval contained herein. Discover’s approval and this letter do not constitute an endorsement or warranty by Discover of the functionality, quality or performance of the Product, including any warranties of merchantability, fitness for purpose or non-infringement.

Please note that this approval is granted for a period of twelve (12) months, commencing as of the type approval date of UIC 680 Module and will expire on August 2, 2008 (“Expiration Date”). Exadigm may apply for an approval extension prior to the Expiration Date.

Any change in the hardware or software of the Product must promptly be communicated to Discover. Discover reserves the right, in its sole discretion and at any time, to revoke the approval granted herein and Exadigm shall promptly comply with such revocation. This letter may not be assigned by Exadigm.

Sincerely,



Andrew Lee
Manager – POS Technology